

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Roderick S DelaPaz
Yesenia DelaPaz
Debtors

Case No. 14-01938-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: PRadginsk
Form ID: 3180W

Page 1 of 2
Total Noticed: 46

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db/jdb
4480846 +Roderick S DelaPaz, Yesenia DelaPaz, 28 Old Timber Road, Mount Pocono, PA 18344-1108
+Apothaker & Assoc., ATTN: David J. Apothaker, 520 Fellowship Road C306,
Mount Laurel, NJ 08054-3410
4511010 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
4480860 +Financial Recoveries, 200 E Park Dr., Ste 100, Mount Laurel, NJ 08054-1297
4480865 +Michaels, Louis & Assoc, P.O. Box 1062, Coraopolis, PA 15108-6062
4480871 +US DEPT OF EDUCATION, 2401 International, POB 7859, Madison, WI 53707-7859
4489454 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
4480848 +best buy/CBNA, Po Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+E-mail/Text: bankruptcy.bnc@ditech.com Aug 09 2019 19:04:18 Ditech Financial LLC,
1400 Turbine Drive, Suite 200, Rapid City, SD 57703-4719
cr
+EDI: PRA.COM Aug 09 2019 23:03:00 PRA Receivables Management LLC, PO Box 41067,
Norfolk, VA 23541-1067
4486594 EDI: AIS.COM Aug 09 2019 23:03:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4480847 EDI: BANKAMER.COM Aug 09 2019 23:03:00 Bank of America, P.O. Box 982235,
El Paso, TX 79998-2235
4480849 EDI: CAPITALONE.COM Aug 09 2019 23:03:00 Capital One, PO Box 30253,
Salt Lake City, UT 84130-0253
4536474 EDI: BL-BECKET.COM Aug 09 2019 23:03:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4480850 +EDI: CAPITALONE.COM Aug 09 2019 23:03:00 Capital One National Association, PO Box 30281,
Salt Lake City, UT 84130-0281
4515719 EDI: CAPITALONE.COM Aug 09 2019 23:03:00 Capital One, N.A., PO Box 71083,
Charlotte, NC 28272-1083
4480851 +E-mail/Text: bankruptcy@cavps.com Aug 09 2019 19:04:34 Cavalry Portfolio Svcs,
500 Summit Lake Dr., Ste 4A, Valhalla, NY 10595-2323
4480852 +E-mail/Text: bankruptcy@cavps.com Aug 09 2019 19:04:34 Cavalry Spv 1, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4480853 +EDI: CHASE.COM Aug 09 2019 23:03:00 Chase Bank USA, P.O. Box 15298,
Wilmington, DE 19850-5298
4480854 +EDI: CHASE.COM Aug 09 2019 23:03:00 Chase Bank USA NA, P.O. Box 15298,
Wilmington, DE 19850-5298
4480855 +EDI: CHASE.COM Aug 09 2019 23:03:00 Chase/Bank One, PO Box 15298,
Wilmington, DE 19850-5298
4528356 +EDI: CITICORP.COM Aug 09 2019 23:03:00 Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493
4480856 EDI: WFNNB.COM Aug 09 2019 23:03:00 Comenity Bank/NY and Co, P.O. Box 182789,
Columbus, OH 43218-2789
4480857 +EDI: WFNNB.COM Aug 09 2019 23:03:00 Comenity Bank/vctrssec, P.O.Box 182789,
Columbus, OH 43218-2789
4480872 EDI: RCSDELL.COM Aug 09 2019 23:03:00 Webbank/DFS, 1 Dell Way, Round Rock, TX 78682
4480859 +EDI: TSYS2.COM Aug 09 2019 23:03:00 DSNB/Macy's, P.O. Box 8218, Mason, OH 45040-8218
4480858 +EDI: RCSDELL.COM Aug 09 2019 23:03:00 Dell Financial, PO Box 81607,
Austin, TX 78708-1607
4487505 +EDI: TSYS2.COM Aug 09 2019 23:03:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
4480861 EDI: RMSC.COM Aug 09 2019 23:03:00 GEICRB/JC Penney, P.O.Box 965007,
Orlando, FL 32896-5007
4480862 E-mail/Text: bankruptcy.bnc@ditech.com Aug 09 2019 19:04:18 Green Tree, P.O. Box 6172,
Rapid City, SD 57709-6172
4550007 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 09 2019 19:04:18 Green Tree Servicing LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
4480863 +E-mail/Text: BKRMailOPS@weltman.com Aug 09 2019 19:04:19 Kay Jewelers, 375 Ghent Rd,
Fairlawn, OH 44333-4600
4480864 +E-mail/Text: bncnotices@becket-lee.com Aug 09 2019 19:04:13 Kohls Department Store,
P.O. Box 3115, Milwaukee, WI 53201-3115
4480866 +EDI: MID8.COM Aug 09 2019 23:03:00 Midland Funding, 8875 Aero Dr., Ste 200,
San Diego, CA 92123-2255
4480867 +E-mail/Text: bankruptcydepartment@tsico.com Aug 09 2019 19:04:42 NCO Financial,
PO Box 15636, Wilmington, DE 19850-5636
4480868 +E-mail/Text: Bankruptcies@nragroup.com Aug 09 2019 19:04:45 NTL Recovery Agency,
2491 Paxton St., Harrisburg, PA 17111-1036
4751700 EDI: PRA.COM Aug 09 2019 23:03:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
4751701 EDI: PRA.COM Aug 09 2019 23:03:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4504566 EDI: Q3G.COM Aug 09 2019 23:03:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4501726 EDI: Q3G.COM Aug 09 2019 23:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

4489406 +E-mail/Text: bncmail@w-legal.com Aug 09 2019 19:04:32 TD BANK USA, N.A.,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

4480869 +EDI: WTRRN BANK.COM Aug 09 2019 23:03:00 TD Bank USA/Target Credit, P.O. Box 673,
Minneapolis, MN 55440-0673

4480870 EDI: TFSR.COM Aug 09 2019 23:03:00 Toyota Motor Credit Corp, 5005 N River Blvd NE,
Cedar Rapids, IA 52411-6634

4487275 EDI: TFSR.COM Aug 09 2019 23:03:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026

4540059 EDI: CAPITALONE.COM Aug 09 2019 23:03:00 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA,
PO BOX 82609, LINCOLN, NE 68501-2609

4480873 +EDI: CAPITALONE.COM Aug 09 2019 23:03:00 Worlds Foremost Bank, 4800 NW 1st St Ste 300,
Lincoln, NE 68521-4463

TOTAL: 38

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2019 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Consumer Portfolio Services, Inc. acarr@tuckerlaw.com,
agilbert@tuckerlaw.com

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

James Warmbrodt on behalf of Creditor Ditech Financial LLC, as authorized servicer for
Fannie Mae, as owner and holder of account/contract originated by National City Mortgage
bkgroup@kmlawgroup.com

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com

Joshua I Goldman on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com

Joshua I Goldman on behalf of Creditor Ditech Financial LLC, Et Al... bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com

Keri P Ebeck on behalf of Creditor Consumer Portfolio Services, Inc. kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com

Martin A Mooney on behalf of Creditor Toyota Motor Credit Corporation
ahight@schillerknapp.com, kcollins@schillerknapp.com/tshariff@schillerknapp.com

Peter J Ashcroft on behalf of Creditor Ditech Financial LLC pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com/acarr@bernsteinlaw.com

Timothy B. Fisher, II on behalf of Debtor 1 Roderick S DelaPaz donna.kau@pocono-lawyers.com

Timothy B. Fisher, II on behalf of Debtor 2 Yesenia DelaPaz donna.kau@pocono-lawyers.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1 **Roderick S DelaPaz**
First Name Middle Name Last Name
Debtor 2 **Yesenia DelaPaz**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:14-bk-01938-RNO**

Social Security number or ITIN **xxx-xx-0778**
EIN --
Social Security number or ITIN **xxx-xx-8917**
EIN --

Order of Discharge

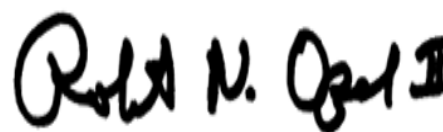
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Roderick S DelaPaz

Yesenia DelaPaz

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

8/9/19

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.